

Docket No.: 3350-120
File No. 1158.42672X00
Client No.: Credit Card Processing



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of :
McCOY, et al. : Art Unit: 2876
Serial No: 10/608,419 :
Filed: June 30, 2003 :
Examiner: TBD

For: DUAL MODE CREDIT CARD BASED PAYMENT TECHNIQUE

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

February 18, 2004

Sir:

Transmitted herewith is an Information Disclosure Statement in the above-identified application.

No additional fee is required.
 Also attached: PTO-1449 Forms

The fee (if applicable) has been calculated as shown below:

	NO. OF CLAIMS	HIGHEST PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims	20	20	0	x \$18 =	\$0
Independent Claims	3	3	0	x \$86 =	\$0
TOTAL FEE DUE					\$0

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[] A Credit Card Payment form in the amount of \$0 is attached

[X] Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment, to Deposit Account No. 01-2135, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

Respectfully Submitted,

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SWC/slk

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INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR 1.97 & 1.98

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

February 18, 2004

Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, that the references be made of record therein, and that the references appear among the "References Cited" on any patent to issue therefrom.

I certify that this Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of the first Office Action on the merits. No Certification or fee is required.

To the extent necessary, Applicants petition for an extension of time under 37 CFR § 1.136. Please charge any shortage in fees due in connection with the filing of

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this paper, including extension of time fees, to the Deposit Account No. 01-2135

(Case No. 1158.42672X00) and please credit any excess fees to such Deposit Account.

Respectfully submitted,

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Sheet 1 of 3

Form PTO-1449	DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DKT. NO. 3350-120 1158.42672X00	SERIAL NO. 10/608,419
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <small>(Use several sheets if necessary)</small>		APPLICANT McCoy, et al.	
		FILING DATE June 30, 2003	GROUP 2876

U.S. PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
	AA	5,920,847	7-6-99	Kolling, et al.		
	AB	5,420,405	5-30-95	Chasek		
	AC	5,220,501	6-15-93	Lawlor, et al.		
	AD	5,326,959	7-5-94	Perazza		
	AE	5,336,870	8-9-94	Hughes, et al.		
	AF	5,699,528	12-16-97	Hogan		
	AG	5,727,249	3-10-98	Pollin		
	AH	5,920,848	7-6-99	Schutzer, et al.		
	AI	5,966,698	10-12-99	Pollin		
	AJ	5,884,288	3-16-99	Chang, et al.		
	AK	5,504,677	4-2-96	Pollin		
	AL	5,677,955	10-14-97	Doggett, et al.		

FOREIGN PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Country	Class	Subclass	Translation /Abstract	
						Yes	No
AM							
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OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

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Examiner	Date Considered



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Form PTO-1449		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DKT. NO. 3350-120 1158.42672X00	SERIAL NO. 10/608,419
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary)		APPLICANT McCOY, et al.		
		FILING DATE June 30, 2003	GROUP 2876	

U.S. PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
	AA	6,029,150	2-22-00	Kravitz		
	AB	5,873,072	2-16-99	Kight, et al.		
	AC	5,025,373	6-18-91	Keyser, Jr., et al.		
	AD	5,710,889	1-20-98	Clark, et al.		
	AE	5,794,221	8-11-98	Egendorf		
	AF	5,978,780	11-2-99	Watson		
	AG	6,098,053	8-1-00	Slater		
	AH	4,823,264	4-18-89	Deming		
	AI	5,974,146	10-26-99	Randle, et al.		
	AJ	6,311,170	10-30-01	Embrey		
	AK	2001/ 0037295	11-1-01	Olsen		
	AL	6,188,994	2-13-01	Egendorf		

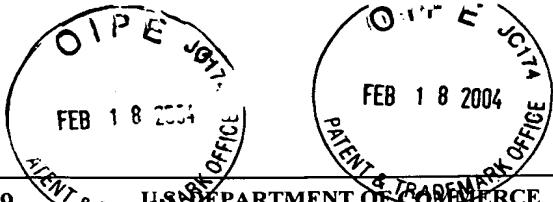
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U.S. PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
	AA	6,032,133	2-29-00	Hilt, et al.		
	AB	5,383,113	1-17-95	Kight, et al.		
	AC	5,283,829	2-1-94	Anderson		
	AD	5,465,206	11-7-95	Hilt, et al.		
	AE	5,671,279	9-23-97	Elgamal		
	AF					
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	AI					
	AJ					
	AK					
	AL					

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